中銀人壽 BOC LIFE

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「中银集团人寿保险有限公司」以下简称:「本公司」或「贵司」
BOC Group Life Assurance Company Limited referred to hereinafter as "the Company"

投资选项 ／ 万用寿险更改申请表
Application for Change of Investment Choices / Change of Universal Life Insurance Form

如已传真此申请书予本公司，则不须补交正本文件
Please do NOT submit the original form if FAX form is submitted

保险中介人姓名
Name of Insurance Intermediary _____

分行及员工/专属代理编号
Branch Code & Staff No./ Agent Code. _____

联络电话
Contact Tel No. _____

注意事项 Notes:

(1) 请用正楷填写。Please complete in BLOCK LETTERS.
(2) 请于适用处加「✓」。Please tick「✓」where appropriate.
(3) 保单权益人必须在此表格内任何更改或修改的地方签署作实。Any changes or amendments in this form MUST be countersigned by Policy Owner in full signature.
(4) 保单权益人请于签署日期三十日内递交申请表至本公司。 Please submit the signed form to the Company within 30 days.
(5) 如提取部份价值或退保，请提供保单权益人之身份证明文件核实真实副本。For Partial Withdrawal or Surrender, please submit certified true copy of identity document of Policy Owner.
(6) 保单权益人在决定进行投资选项转换或投资选项分配更改之前，应阅读《投资选项小册子》和其他相关文件中列出的投资选项资料，以了解相关风险。请注意，保单权益人打算选择进行投资选项转换或投资选项分配更改的投资选项的风险水平可能与保单权益人在最新的《风险承担能力问卷》中所述的风险承受程度不一致，这投资选项转换或投资选项分配更改可能并不符合您的最佳利益。因此，保单权益人须注意有关不一致所引致的潜在风险。如果保单权益人想转换或更改投资选项分配与保单权益人的风险承受程度不一致的投资选择，建议保单权益人再次进行《风险承担能力问卷》，或者在适当的情况下保单权益人应寻求专业建议。 Policy Owner should read the information of the Investment Choice (s) as set out in the Investment Choice Brochure and other relevant documents to understand the associated risk before making decision to conduct Switching of Investment Choice (s) or Change of Investment Choice Allocation. Please be aware that the risk level of the Investment Choice (s) that Policy Owner intends to select for Switching or change of Investment Choice Allocation may be inconsistent with Policy Owner's risk tolerance level stated in the latest Risk Profile Questionnaire ("RPQ") and such Switching or Change of Investment Choice Allocation may not be in Policy Owner's best interest. Therefore, Policy Owner should be aware of the possible risks associated with such mismatch. If Policy Owner would like to Switch into Investment Choice(s) or conduct Change of Investment Choice Allocation to the Investment Choice (s) that would result in a mismatch, the Policy Owner is recommended to conduct a RPQ again or where appropriate, Policy Owner should seek professional advice.
(7) 本公司有权随时更新表格内容，如申请未能符合本公司的有关规定，本公司将保留接受或拒绝有关申请的权利。The Company shall have the right to update this form from time to time and to accept or reject the application if it fails to fulfill the Company's requirements.
(8) 有关各投资相连计划之投资选项名称及代号，请浏览本公司网页https://www.boclife.com.hk/tc/support/investment-choices-information.html。For Investment Choice's name and code for each individual plan, please visit the Company's website for further details: https://www.boclife.com.hk/en/support/investment-choices-information.html.

保单编号 Policy Number	保单权益人姓名 Name of Policy Owner 联络电话 Contact Tel No	受保人姓名 Name of the Insured

第一A部份 Section 1A: 投资选项转换 Switching of Investment Choices
(适用于裕悦绽保障投资相连计划 Applicable to Blissful Bloom Protection Linked Plan) 注释 Note 1

请注意 Please note:

(1) 请您在决定进行投资选项转换之前阅读此表格「第一C部份」内的「A. 声明」及勾选有关声明(如适用) 。Please read the declaration in "A. Declaration" under Section 1C of this form and ticking the declaration (if applicable) before you decide to conduct Switching of Investment Choice(s).
(2) 若您作投资选项转换，而所涉及的投资选项风险级别，高于您的风险承受程度，可能未必适合您并可能承受潜在风险，请您再慎重考虑，及于此表格「第一C部份」内的「B. 合适性」以书面形式提供原因 / 确认有关的风险差异及您就此项申请的最终决定。有关投资选项之风险级别，请参阅https://www.boclife.com.hk/tc/support/investment-choices-information.html。

If you apply for Switching of Investment Choice(s), with fund risk level(s) higher than your risk tolerance level, which may not be suitable for you and you may be subject to potential risk(s), please reconsider and confirm in writing your reasons/ acceptance of such risk mismatch and your final decision in "B. Suitability" under Section 1C of this form to proceed with your application. Please refer to https://www.boclife.com.hk/en/support/investment-choices-information.html for the fund risk level of the Investment Choices.

投资选项代号 Code of Investment Choice	基本户口 Basic Account		额外保费户口 Top-Up Account	
	转换出 Switch Out % 百分比	转换入 Switch In % 百分比	转换出 Switch Out % 百分比	转换入 Switch In % 百分比
例子E.g. USBFC	*100*		*50*	
例子E.g. SCGEM		*100*		*100*
		合共 Total 100%		合共 Total 100%

第一B部份 Section 1B: 投资选项转换及投资选项分配更改 Switching of Investment Choices & Change of Investment Choice Allocation
(适用于「财智之选投资相连保险计划」、「策略投资保险计划」及「盈丰收保险计划」 Applicable to "Wisdom Investment Linked Insurance Plan", "Tactics Investment Insurance Plan" and "Harvest Joy Protection Plan")

请注意 Please note:

(1) 请您在决定进行投资选项转换或投资选项分配更改之前阅读此表格「第一C部份」内的「A. 声明」及勾选有关声明(如适用) 。Please read the declaration in "A. Declaration" under Section 1C of this form and ticking the declaration (if applicable) before you decide to conduct Switching of Investment Choice(s)e or Change of Investment Choice Allocation.

(2) 若您作投资选项转换或投资选项分配更改，而所涉及的投资选项风险级别，高于您的风险承受程度，可能未必适合您并可能承受潜在风险，请您再慎重考虑，及于此表格「第一C部份」内的「B. 合适性」以书面形式提供原因 / 确认有关的风险差异及您就此项申请的最终决定。有关投资选项之风险级别，请参阅https://www.boclife.com.hk/tc/support/investment-choices-information.html。

If you apply for Switching of Investment Choice(s) or Change of Investment Choice Allocation, with fund risk level(s) higher than your risk tolerance level, which may not be suitable for you and you may be subject to potential risk (s), please reconsider and confirm in writing your reasons/ acceptance of such risk mismatch and your final decision in "B. Suitability" under Section 1C of this form to proceed with your application.

Please refer to https://www.boclife.com.hk/en/support/investment- choices-information.html for the fund risk level of the Investment Choices.

(3) 若所选择的投资选项属于衍生基金，保单权益人应于转换入或额外供款此投资选项时具有在衍生工具方面的投资知识，及了解其性质及风险。If the selected Investment Choice is a derivative fund, Policy Owner should have investment knowledge in derivatives and understand its natures and risk when switching into or placing a Top-Up investment in the Investment Choice.

投资选项代号Code of Investment Choice	☐ **1. 投资选项转换 Switching of Investment Choices** 注释 Note 1		☐ **2. 投资选项分配更改 Change of Investment Choice Allocation** 注释 Note 3	
	转换出 Switch Out % 百分比	**转换入 Switch In % 百分比**	**定期供款/ 定期额外供款/ 定期基本费 Regular Contribution / Regular Top-Up Contribution / Regular Basic Premium % 百分比**	**非定期供款/ 额外保费 Extra Contribution / Top-Up Premium % 百分比** 注释 Note 4
		合共 Total 100%	合共 Total 100%	合共 Total 100%

第一C部份 Section 1C: 投资选项转换及投资选项分配更改 Switching of Investment Choices & Change of Investment Choice Allocation (适用于所有投资寿险相连计划 (“投连寿险”) Applicable to All Investment-Linked Assurance Plan ("ILAS"))

A. 声明 Declaration

请勾选下列方格以确认您已阅读及同意有关声明。若阁下不同意下列任何声明，请递交风险承担能力问卷，否则本公司有权拒绝此申请。Please acknowledge that you have read and confirmed the below declaration by ticking the boxes. If you disagree with any declaration below, please submit Risk Profile Questionnaire (“RPQ”). Otherwise, the Company shall have the right to reject this application.

☐ 本人声明曾递交风险承担能力问卷且所填报的资料至今没有任何重大改变，包括财务需要、风险及可承担能力等。I declare that RPQ has been submitted in the past and there is no substantial change of information including financial needs, risks and affordability etc.

☐ 本人确认在此提出的指示是本人的个人决定，并没有涉及保险中介人或贵公司的招揽或建议。I confirm that my instruction as indicated herein is made based on my own judgment and does not involve solicitation or recommendation from insurance intermediaries or the Company.

B. 合适性 Suitability

若您于此表格第一部份作投资选项转换及/或投资选项分配更改，而所涉及的投资选项风险级别，高于您的风险承受程度或/及您选择了衍生基金而您又没有投资衍生工具之知识，您必须提供书面解释以确认您仍继续进行该指示的决定，本公司才可为您处理申请。请注意，您所选投资选择未必适合您，请细阅上述注意事项6及留意相关风险(包括错配风险)。 如没有提供充足之原因，本公司有权拒绝您的申请，本公司将不会负责任何因拒绝该申请而引致的损失。

If you apply for Switching of Investment Choice(s) and/or Change of Investment Choice Allocation in Section 1, with fund risk level(s) higher than your risk tolerance level, and/or you select the derivative fund choice whilst you do not have investment knowledge in derivatives, you must provide written explanation to confirm your decision to proceed with such instruction. Please be aware that the selected Investment Choice (s) may not be suitable for you, and please read the above note 6 carefully and pay attention the associated risks (including risks of mismatch). The Company has the discretion to decline the application if you do not provide sufficient explanation and the Company shall not be liable for any loss incurred arising from the rejected application.

本人明白于上述第一部份选择的相关投资选项与本人曾递交的《风险承担能力问卷》中所述的风险承受程度不一致，所选投资选项可能不适合本人。本人确认已充分了解相关风险(包括错配风险)，并提供决定继续进行该指示原因 (请选择适用之项目) I fully understand that the risk level of the selected Investment Choice (s) is/ are inconsistent with my risk tolerance level stated in the RPQ I submitted in the past and the selected Investment Choice (s) may not be suitable for me. I confirm that I fully understand the associated risks (including risks of mismatch), and I hereby provide explanation for the decision to proceed with such instruction (please select whichever applicable):

- ☐ 我所选作转换/分配的投资选项的潜在回报对我来说很有吸引力。Potential return of the Investment Choice(s) which I select for switching/ allocation is attractive to me.
- ☐ 我所选作转换/分配的投资选项的基金经理/基金公司对我来说很有吸引力。The fund manager/fund house of the Investment Choice(s) which I select for switching/ allocation is attractive to me.
- ☐ 我所选作转换/分配的投资选项的涵盖之地区及/或产业切合本人之投资意向。The regions and/or sectors of the Investment Choice(s) which I select for switching/ allocation suit my investment objectives.
- ☐ 其他Others (请注明 please specify): _____

注意Note:

若阁下于此表格第一B部份作投资选项转换及/或投资选项分配更改选择了衍生基金，须填写风险承担能力问卷，否则本公司有权拒绝此申请。**If you select the derivative fund choice for Switching of Investment Choice (s) and/or Change of Investment Choice Allocation in Section 1B, Risk Profile Questionnaire (“RPQ”) should be completed**. Otherwise, the Company shall have the right to reject this application.

没有资产拥有权及没有投资回报保证：对于阁下的投连寿险保单的相关投资资产，阁下均没有任何权利或拥有权。任何追索只可向中银集团人寿保险有限公司提出，而阁下亦须承担中银集团人寿保险有限公司的信贷风险。投资回报并非保证。**No Ownership of Assets and No Guarantee for Investment Returns: You do not have any rights to or ownership over any of the underlying investment assets** of your ILAS policy. Your recourse is against BOC Group Life Assurance Co. Ltd. only. You are subject to the credit risk of BOC Group Life Assurance Co. Ltd. Investment returns are not guaranteed.

费用及收费：某些费用／收费将从阁下支付的保费及／或阁下的投连寿险保单价值中扣减，并会减少可供投资的金额。因此，**阁下投连寿险保单的整体回报有可能远低于阁下所选取投资选项相应的相关基金的回报。**详情请参阅**阁下的**投连寿险保单的产品资料文件。**Fees and Charges: Some fees/charges will be deducted** from the premiums you pay and/or your ILAS policy value, and will reduce the amount available for investment. Accordingly, **the return on your ILAS policy as a whole may considerably be lower than the return of the underlying funds corresponding to the Investment Choice(s) you selected**. For details, please refer to the product documents of your ILAS policy.

转换投资选项：若阁下转换投资选项，可能需要支付相关收费，而阁下所承受的风险亦可能因而增加或减少。**Switching of Investment Choices**: If you switch your Investment Choice(s), you may be subject to a charge and your risk may be increased or decreased.

第二A部份 Section 2A: 提取部份价值 Partial Withdrawal (请填写第二B部份的付款指示Please complete Payment Instruction in Section 2B.) 注释 Note 2

投资选项代号Code of Investment Choice	☐ 3. 适用于「裕悦绽保障投资相连计划」* Applicable to "Blissful Bloom Protection Linked Plan"*		☐ 4. 适用于「财智之选投资相连保险计划」、「策略投资保险计划」及「盈丰收保险计划」Applicable to "Wisdom Investment Linked Insurance Plan", "Tactics Investment Insurance Plan" and "Harvest Joy Protection Plan"
	基本户口 Basic Account % 百分比	额外保费户口 Top-Up Account % 百分比	% 百分比

*请注意身故赔偿将于作出部份提取后可能明显低于已支付的总保费，并且持续费用和收费将继续适用于部份提取后剩余的总户口价值。 部份提取后，您的保单的相关保单价值可能不足以支付持续保单费用（如适用）。偿还提取基本户口之款项将不被允许。 若总户口价值不足以支付月扣费用，保单将会自动失效。因此您可能会失去于您的保单下已支付的全部保费及所有利益（包括身故赔偿）。Please note that death benefit may be significantly less than the total premium paid after making partial withdrawal; and ongoing fees and charges will continue to apply to the remaining Total Account Value. The relevant policy value of your policy might not be sufficient to cover the ongoing policy charges, where applicable, after withdrawal. Repayment of withdrawal to the Base Account is not allowed. If the Total Account Value becomes insufficient to cover the Monthly Deduction, your policy will lapse automatically. You may lose all of your investments and all the benefits (including death benefit coverage) under your policy as a result.

第二B部份 Section 2B: 退保 Policy Surrender - 只适用于投资寿险相连计划 ("投连寿险") Only applicable to Investment-Linked Assurance Plan ("ILAS") (**Please specify reason 请提供退保原因)

注意事项 Notes:

(1) 冷静期内保单权益人有权以书面通知要求取消本保单，并获得已支付的任何保费以及征费的退款，但须减去任何部分提取（如有）加上已扣除之提早赎回费用（如有），及须减去汇率波动造成的差额（如适用），及市值调整以弥补因变现我们以保费投资购买的任何资产的价值而导致的任何投资亏损。The Policy Owner has the right to cancel the Policy within Cool-off Period by giving written notice and obtain a refund of any premium(s) and Levy paid, less Partial Withdrawal (if any), plus Early Encashment Charge deducted (if any), and less any difference caused by exchange rate fluctuation, where applicable, and market value adjustment to cover any investment loss resulting from realising the value of any assets acquired through our investment of the premiums.

(2) 如首期款项以保单权益人单独持有的银行户口转账，除非另有指示，否则退款将经该户口退回。If initial payment is transferred from the Policy Owner's solely owned bank account, refund will be made through such account, unless specified below.

☐ 1. 冷静期内取消保单 Cancel the Policy within Cool-off Period
☐ 2. 保单退保 Policy Surrender

退保原因 Reason for Surrender :

如退保原因为转保，请剔选以下选项 If your reason for surrender is due to policy replacement, please select the following :

☐ (a) 于填写此表格时一并填写重要资料声明书 – 转保 Important Facts Statement – Policy Replacement is submitted together with this request
☐ (b) 已于早前填写重要资料声明书 – 转保 Important Facts Statement – Policy Replacement has been completed
☐ (c) 不填写/未附上重要资料声明书 – 转保 Important Facts Statement – Policy Replacement will be not completed/ is not enclosed

(请注明原因 Please specify reason:_____)

付款指示 Payment Instruction

请注意 Please note:

(1) 若款项未能成功转账、或户口/「转数快」并非保单权益人单独持有的账户、或银行户口资料不全/有错漏，款项将以保单货币支票发出。Payment in policy currency will be made by cheque if the transfer is unsuccessful ,or the bank account / FPS is not solely owned by the policy owner ,or account detail is incomplete/ incorrect.

(2) 如无明确指示，款项会按本公司的现有记录（如有）发放金额。Unless otherwise specified, payment will be made according to the current payment instruction (if any) registered with the Company.

(3) 如保单已作抵押性转让，所有款项将以支票付予承让人。 If the policy has been collaterally assigned, all of the payments will be made to the assignee by cheque.

☐ 1. 银 行 转 账 Bank Transfer

货 币 Currency: ☐ 港 元 HKD ☐ 美 元 USD (只适用于美元保单 Only applicable to USD policy) ☐ 人民币 CNY (只适用于人民币保单 Only applicable to CNY policy)

户口号码 Account No |_|_|_|_|_|_|_|_|_|_|_|_|_|_| 户口持有人姓名 Account Holder Name _____

*户口必须为保单权益人单独持有之中国银行(香港) / 南洋商业银行 / 集友银行户口。**The account must be a BOCHK / NCB / CYB account solely owned by the Policy Owner.**

☐ 2.「转数快」Faster Payment System ("FPS")

货 币 Currency: ☐ 港 元 HKD ☐ 人民币 CNY (只适用于人民币保单 Only applicable to CNY policy)

☐ 流动电话号码 Mobile Number _____

☐ 电邮地址 Email Address _____

☐ 转数快号码 FPS ID _____

*请提供**其中一个已登记「转数快」的流动电话号码、电邮地址、转数快号码**，否则款项将以保单货币支票发出。Please provide either the FPS ID, mobile number, email address registered for FPS only; otherwise payment in policy currency will be made by cheque.

*款项会转至「转数快」的预设收款账户。 Payment will be credited to FPS default account.

*选择以「转数快」收款前，请联络相关银行查询「转数快」之收款上限。Please contact the corresponding bank to confirm the maximum transaction limit of your FPS in advance.

第三部份 Section 3: 其他项目申请 (Other Item Application)

请注意 Please note:

(1) 投资相连寿险计划 (「投连寿险」)申请以下项目5) 、 7) 或 8) (减额除外) 时，**须填写额外文件 (包括有效财务需要分析、有效之风险承担能力问卷、重要资料声明书及申请人声明书、利益说明文件(适用于整付额外保费 / 定期额外供款 / 非定期供款 / 额外保费)**。烦请客户联络您的服务专员或亲临本公司， 服务专员或我们的客户服务员会协助您填写所须表格。Additional documents should be completed when applying for the following items 5), 7) or 8) (except decreasing amount) under Investment-Linked Assurance Scheme ("ILAS"). Additional documents include valid Financial Needs Analysis, valid Risk Profile Questionnaire, Important Facts Statement and Applicant's Declarations, Illustration Document (applicable for Lump Sum Top-Up Premium, Regular Top-Up Contribution / Extra Contribution, Top-Up Premium). Please contact your servicing consultant or come to our company office, and servicing consultant or our Customer Service Representative will assist you to complete the required documents.

(2) 万用寿险保单申请以下项目 7) 或 8) (减额除外) 时，**须填写财务需要分析表格**。烦请客户联络您的服务专员或亲临本公司，服务专员或我们的客户服务员会协助您填写所须表格。Financial Needs Analysis should be completed when applying for the following items 7) or 8) (except decreasing amount) under Universal Life policies. Please contact your servicing consultant or come to our company office, and servicing consultant or our Customer Service Representative will assist you to complete the required document.

(3) 非持有香港身份证而持有中华人民共和国居民身份证的保单权益人申请以下项目5) 、 7) 或 8) (减额除外) 时，请同时递交「重要资料声明书- 内地人士在港投购人身/寿险保单」。For Policy Owners who do not have Hong Kong Identity Card holding People's Republic of China Resident Identity Card, please also submit "Important Facts Statement for Mainland Policyholders" when applying for the following items 5), 7) or 8) (except decreasing amount).

适用于「裕悦绽保障投资相连计划」 For "Blissful Bloom Protection Linked Plan" only

☐ **5. 整付额外保费 Lump Sum Top-Up Premium**

本人明白i) 虽然裕悦绽保障投资相连计划设计为具有高额保险保障，但自选整付额外保费在整个保单期内仅提供额外保费户口价值的 105% 之有限保险保障，ii) 自选整付额外保费须支付前期保费费用和保险费用，iii) 长期客户奖赏并不适用于自选整付额外保费。I understand that i) although Blissful Bloom Protection Linked Plan is designed with high insurance protection, the optional Lump Sum Top-Up Premium only provides limited insurance protection of 105% of the Top-Up Account Value throughout the policy term, ii) the optional Lump Sum Top-Up Premium is subject to upfront premium charge and cost of insurance, iii) loyalty bonus is not applicable to the optional Lump Sum Top-Up Premium.

金 额 Amount: ☐ 港元 HKD / ☐ 美元 USD / ☐ 人民币 CNY _____

☐ 支 票 By Cheque 支票号码 Cheque No.: _____

☐ 银行入数 By Bank-in 发票银行名称 Issuing Bank Name: _____

受保人健康声明 Health Declaration of Insured

若此申请的整付额外保费与相同受保人所有有效的「裕悦绽保障投资相连计划」保单之合计额外保费户口价值的总金额超出美元 1,000,000 /人民币6,666,666，请填写此受保人健康声明。如以下受保人健康声明的答案为「是」，建议阁下调低此申请的整付额外保费，致使此申请的整付额外保费与相同受保人所有有效的「裕悦绽保障投资相连计划」保单之合计额外保费户口价值的总金额不会超出美元 1,000,000 / 人 民币 6,666,666 。 If the total amount of the Lump Sum Top-Up Premium of this application and the aggregate Top-Up Account Value for all in-force policy(ies) of "Blissful Bloom Protection Linked Plan" with the same insured exceeds USD 1,000,000 / CNY 6,666,666, please complete this Health Declaration of Insured. If the answer to the below Health Declaration of Insured is "Yes", you are suggested to reduce the amount of Lump Sum Top-Up Premium of this application, such that the total amount of Lump Sum Top-Up Premium of this application and the aggregate Top-Up Account Value for all in-force policy(ies) of "Blissful Bloom Protection Linked Plan" with the same insured will not exceed USD 1,000,000/ CNY 6,666,666.

	是 YES	否 NO
阁下曾否患有心脏病、中风、癌症(包括原位癌)、爱滋病或其综合候群症；或其他影响脑部、肺部、肝脏或肾脏的疾病；或任何精神病或神经失调；或在过去5年内因任何状况需要接受连续多于3个月的治疗？阁下目前是否有任何异常征兆或病征或正在进行检查或正在等候任何医疗结果? Have you ever been suffered from heart disease, stroke, cancer (including carcinoma in-situ), AIDS/HIV infection or any diseases affecting your brain, lung, liver or kidney, or any mental or neurological disorders, or in the past 5 years, any other conditions requiring treatment for more than 3 months? Are you currently experiencing any abnormal signs/symptoms or under any investigation or awaiting any medical results?	☐	☐

请注意 Please note:

(1) 每次缴付整付额外保费必须填上基金投资分配。Please indicate your allocation every time Lump Sum Top-Up Premium is paid.

(2) 分配总额必须为100%。The total of allocation must be equal to 100%.

投资选项代号 Code of Investment Choice	整付额外保费分配 Lump Sum Top-Up Premium Allocation % 百分比 注释 Note 3
整付额外保费分配合共 Total of Lump Sum Top-Up Premium	**100%**

☐ **6. 更改现金股息指示 Change of Cash Dividend Instruction**

请注意 Please note:

(1) 银行户口必须为保单权益人单独持有之中国银行(香港) / 南洋商业银行 / 集友银行户口。The account must be a BOCHK / NCB / CYB account solely owned by the Policy Owner.

(2) 如保单已作抵押性转让，所有款项将以支票付予承让人。 If the policy has been collaterally assigned, all of the payments will be made to the assignee by cheque.

(3) 如现金股息未能成功发放至指定的银行户口/「转数快」，该笔现金股息将会以保单货币存放至保单的备用保费存款。If the Company is not able to transfer the Cash Dividend received by auto-pay to the Policy Owner's designated bank account / FPS, the dividend in policy currency will be deposited in the Future Premium Deposit of the policy.

☐ 1. 银 行 转 账 Bank Transfer

货 币 Currency: ☐ 港 元 HKD ☐ 美 元 USD ☐ 人民币 CNY

户口号码 Account No |_|_|_|_|_|_|_|_|_|_|_|_|_|_| 户口持有人姓名 Account Holder Name _____

☐ 2.「转数快」Faster Payment System ("FPS")

货 币 Currency: ☐ 港 元 HKD ☐ 人民币 CNY

☐ 流动电话号码 Mobile Number _____

☐ 电邮地址 Email Address _____

☐ 转数快号码 FPS ID _____

*请提供**其中一个已登记「转数快」的流动电话号码、电邮地址、转数快号码**，否则该笔现金股息将会以保单货币存放至保单的备用保费存款。Please provide either the FPS ID, mobile number, email address registered for FPS only; otherwise the dividend in policy currency will be deposited in the Future Premium Deposit of the policy.

*款项会转至「转数快」的预设收款账户。 Payment will be credited to FPS default account.

*选择以「转数快」收款前，请联络相关银行查询「转数快」之收款上限。Please contact the corresponding bank to confirm the maximum transaction limit of your FPS in advance.

适用于万用寿险、「财智之选投资相连保险计划」、「策略投资保险计划」及「盈丰收保险计划」
For Universal Life Policies, "Wisdom Investment Linked Insurance Plan", "Tactics Investment Insurance Plan" and "Harvest Joy Protection Plan

☐ **7. 非定期供款 / 额外保费 / 非定期额外保费** 注释 Note 4
(如为投连寿险保单，请填写第一B部份项目 2. 投资选项分配更改)
Extra Contribution/Top-Up Premium/Unscheduled Top-Up Premium
(For ILAS policies, please complete Item No. 2 in Section 1B. Change of Investment Choice Allocation)

金额
Amount: ☐ 港元 / ☐ 美元 / ☐ 人民币
HKD / USD / CNY_____

☐ 支票 支票号码
By Cheque Cheque No.: _____

☐ 银行入数 发票银行名称
By Bank-in Issuing Bank Name: _____

☐ **8. 更改定期供款 / 定期额外供款 / 定期基本保费 / 定期额外保费** 注释 Note 4
Change of Regular Contribution / Regular Top-Up Contribution / Regular Basic Premium Scheduled Top-Up Premium

☐ 增加金额至 美元
Amount increased to USD _____ ☐每月 Monthly ☐每年
Annually

☐ 减少金额至 港元/ 美元/ 人民币
Amount decreased to HKD / USD / CNY _____ ☐每月 Monthly ☐每年
Annually

如基本计划为「财智之选投资相连保险计划」，请填写定期额外供款每月或每年金额 (不包括定期基本供款金额) 。 For Wisdom Investment Linked Insurance Plan, please state the monthly / annual amount of Regular Top-Up Contribution (excluding the Regular Basic Contribution amount).

☐ **9. 供款 / 保费假期** 注释 Note 5
Contribution / Premium Holiday

开始日期 :
Start Date _____年 Year_____月 Month
暂停供款 / 保费假期的期数
No. of modal contributions / premiums : _____
to be suspended

1. 开始日期最早为下一个供款日 / 保费到期日。
2. 若没有注明暂停供款 / 保费假期的期数，供款 / 保费假期将生效至阁下日后的指示。

1. The earliest start date is the next contribution date / premium due date.
2. If there is no instruction on the No. of modal contributions / premiums to be suspended, the contribution / premium holiday will be continued until your further instruction is received.

☐ **10. 取消供款 / 取消保费假期**
Release of Contribution / Release of Premium Holiday

生效日期
Effective Date:_____年 Year_____月 Month

生效日期最早为下一个供款日。
The early date of effective date must be the next contribution date.

注 释 Note

注释 1	转换出及换入之投资选项百分比必须为整数，并须符合本公司不时所设定于各类计划之最低转换出及转换入之金额。如基本计划为「策略投资保险计划」，会先转换出积存户口的名义单位，而初期户口及积存户口的名义单位不可互相转换。	Note 1	The % of switching-out and switching-in must be a whole number and subject to the minimum switching-out and switching-in amount as set by the Company for each plan from time to time. For "Tactics Investment Insurance Plan", notional units from the Accumulation Account will be firstly switched-out. Switching of notional units between the Initial Account and the Accumulation Account is not allowed.
注释 2	提取部份价值之百分比必须为整数，并须符合本公司不时所设定于各类计划之最低提取金额及于提取后之最低户口价值之规定。提取须缴付提取费用 (如有)。如基本计划为「策略投资保险计划」，提取部份价值只适用于积存户口的价值，并请填写提取的积存户口百分比。	Note 2	The % of partial withdrawal must be a whole number and subject to the minimum withdrawal amount and the minimum account balance after withdrawal as set by the Company for each plan from time to time. Withdrawal charges (if any) will be levied. For "Tactics Investment Insurance Plan", withdrawal is applicable to Accumulation Account only and please indicate the % to be withdrawn from the Accumulation Account.
注释 3	各供款/ 保费分配必须为整数及不能少于10%，而供款分配之总和必须相等于百分之一百。	Note 3	Each Investment Choice Allocation of contribution / premium cannot be less than 10% and must be a whole number. The Sum up of total Investment Choice Allocation must be equal to 100%.
注释 4	须符合相关保险计划之规定 (如适用)。	Note 4	Subject to the requirement of the respective plan (if applicable).
注释 5	如于「盈丰收保险计划」的保单生效日期首四 (4) 年内已使用供款假期，长期奖赏将不会被发放。只可于「策略投资保险计划」的最初供款期完结后申请保费假期。	Note 5	Loyalty bonus of "Harvest Joy Protection Plan" will not be paid out if Contribution Holiday is applied within the first four (4) Policy Years. Premium Holiday for "Tactics Investment Insurance Plan" could only be applied after the Initial Contribution Period.

声明及授权 Declaration & Authorization

本人确认同意及清楚明白以下各点：

1. 在一般情况下，贵公司会于工作日当天处理在截止时间或之前提交的投资指示，以保单行政部确实收妥全部文件的时间为准。否则，将于下一个工作日处理投资指示。现时截止时间为中午十二时正，贵公司有权不时更改截止时间，及于公司网页公布最新截止时间。
2. (如申请"投资选项转换") 贵公司处理提交的申请的日子被称为「转换处理日」。贵公司将根据转换处理日的单位价格，注销本人希望转出的指定百分比的投资选项单位。如该转换处理日并非任何相关投资选项的交易日(即可进行交易的每个工作日，该日同时亦为投资选项有关的相关基金的估值日)，贵公司将根据转换处理日之后下一个交易日的单位价格，注销指定百分比的该等投资选项单位。一旦贵公司收到该单位注销的所得款项，贵公司将根据本人的指示将所得款项分配至本人希望转入的所选投资选项。待分配的单位数量将根据贵公司收到该单位注销的所得款项当日之后的下一个交易日的单位价格进行计算。整个转换过程将在转换处理日之后的7个工作日内完成。为分配和注销单位而进行货币兑换使用之汇率，将由贵公司以诚信并以商业上合理的方式，并不时参考现行市场汇率厘定。本人确认这些货币兑换将面临汇率风险。任何货币波动或亏损的风险将由本人承担。详情请参阅销售文件。
3. (如申请"投资选项分配") 新投资选项分配将会在贵公司核准本申请后立即生效。
4. 贵公司获授权及指示接纳及执行本人就投资指示申请而发出的传真指示。然而，贵公司可酌情拒绝执行任何以传真方式发出的 指示，并可要求填写另一指定表格并提交正本。贵公司可倚赖其真诚相信为真确或经由本人签署而发出的指示并视为定论，并 且无须就据之行事而承担任何责任。贵公司不会接受任何因传真送交之表格未能送达而引致之损失或索偿。本人提供的传真报 告并不可作为传真指示发出与否的证明。本人进一步同意弥偿贵公司因本人的传真指示引致或与此有关而使贵司蒙受或引致的所有费用及损失。
5. 为准确执行本人的指示，本人须准确地指示所选择的项目及/或所选择的投资选项名称，如指示不完整，将导致指示被延迟处理，贵公司毋须对因延迟而招致的任何直接、间接、特别或相应损失或损害承担责任。
6. 本人须清楚地填写所有投资选项更改文件，任何资料如有更改，本人亦必须在更改的位置签署作实。
7. 本人要求本人之保单依照此申请书之选择作出更改，并明白及同意此申请将于贵公司收到此申请书后，由此申请书的指示完成 日起生效，特别指定较迟日期除外；但此更改项目须是保单内列为可更改事项或经贵公司许可，并收妥已缴付申请所须款项及 贵公司代保险业监管局按相关规定收取的相应征费，方为有效。
8. 此表格一经递交予贵公司，本人便不能取消或更改表格上的任何指示。任何额外更改将被视作一项新申请，而该新申请会在贵公司 办妥先前的更改后方会被处理(如适用)。
9. 倘若贵公司于任何一日内就同一保单收到本人就相同或不同交易发出超过一项指示，或于收到此申请书时仍有未完成或进行中的交易，贵 公司可全权酌情决定处理该等指示的先后次序或延迟处理本人当前的指示。在此情况下，贵公司将毋须就该等延迟而导致不论为何及如何发生的任何损失或损害而承担责任。
10. 如本人未能符合贵公司的有关规定，贵公司将保留接受或拒绝本人此项指示的权利。本人明白及同意贵公司将不会负责任何 因拒绝该指示而引致的任何损失。
11. 本人完全明白贵公司毋须就延迟或未有履行其义务而导致不论为何及如何发生的任何损失、损害或费用而承担责任，不论该延迟或未有履行是否由无法控制的事件所导致。
12. 贵公司有权随时更新表格的内容。
13. 本人在提交此申请书前，本人已仔细阅读销售文件及产品资料概要。
14. 本人在此申请书上提出的指示是本人的个人决定，并没有涉及保险中介人或贵公司的招揽或建议，本人考虑本人的风险承受程度。本人完全明白投资在投资相连寿险计划所涉及之风险，相关投资选项单位价格可升亦可跌，并愿意承担所有风险。该计划的可支付利益与就本人保单所投资的相关基金表现连系。
15. 本人已收妥、阅读及完全明白载于本文件的个人资料收集声明，及同意本人的任何个人资料可用作该声明第7 段所述之用途及贵公司可把该等个人资料提供给该声明第8 段所述各方作上述用途。
16. 若投资相连寿险计划中选择衍生基金，本人确认本人对衍生产品有知识和经验。我了解所选衍生基金选择的性质和风险，并拥有足够的净资产能够承担交易衍生基金选项时的风险及潜在损失（如适用）。
17. 本人已阅读《投资选项小册子》和其他相关文件中列出的投资选项的资料，并已了解所选投资选项的相关风险可能与本人的风险承担能力 不一致，因而可能并不符合本人的最佳利益及可能造成潜在损失。
18. 本人确认财务需要分析表格(如适用)及风险承担能力问卷乃准确及最新。若有任何重大改变，本人将会尽快通知贵公司。
19. 除下述列明者外，本人声明及确认上述保单并无受任何转让、押记、质押或其他产权负担所规限(不论是书面或任何其他方式)。本人在此向贵公司保证，本人在香港或其他地方没有被宣判破产、或作为任何破产或类似法律程序、或任何接管或类似命令之目标，而且没有由本人提起或针对本人之待决或已提起之任何无力偿债或破产之法律程序。
20. (如申请"保单退保")本人现提出上述退保申请，在本人签署此申请表后，贵公司对上述保单之责任将只限于其退保价值，及在贵公司付清退保价值后，贵公司对上述保单将再无任何责任。
21. 本文件的英文版本与中文版本如有任何分歧，一概以英文版本为准。

I hereby confirm that I agree and fully understand the following points:

1. Under normal situation, the Company will execute the investment instructions if all the documents are received at or before the Cut-Off Time as recorded by Policy Administration Department of the Company on a Working day. Otherwise, the Company will do so on the next Working day. The designated Cut-Off Time is 12pm. The Company reserves the right to change the Cut-Off Time from time to time and announce the latest cut-off time in the Company's website.
2. (If "Switching of Investment Choices" is applied for) The day when the Company processes the application is known as a "Switch Processing Day". The Company will perform cancellation of the specified percentages of the units of the Investment Choice(s) which I would like to switch out, based on the unit price on the Switch Processing Day. If such Switch Processing Day is not a transaction date (i.e. every working day which is also a valuation day of the underlying fund corresponding to the Investment Choice, on which a transaction can be carried out.) of any relevant Investment Choice(s), the Company will perform cancellation of specified percentages of the units of such Investment Choice(s) based on the unit price on the next transaction date following Switch Processing Day. Once the Company has received the proceeds from such unit cancellation, the Company will allocate the proceeds to the selected Investment Choice(s) which I would like to switch to in accordance with my instructions. The number of units to be allocated will be calculated based on the unit price on the next transaction date following the date on which the Company receives the proceeds from such unit cancellation. The entire switching process will be completed within 7 working days after the Switching Processing Day. Currency conversions for allocations and cancellations of units will be conducted at the exchange rate as determined by the Company in good faith and commercially reasonable manner with reference to the prevailing market exchange rates from time to time. I acknowledge that these currency conversions will be subject to exchange rate risks. Any risk of currency fluctuations or loss shall be borne by me. For details, please be referred to the offering documents.
3. (If "Change of Investment Choice Allocation" is applied for) New Investment Choice(s) Allocation will have immediate effect upon approval of this application.
4. The Company is authorized and instructed to accept and execute the investment instructions given by me through fax. However, the Company may, in its absolute discretion, refuse to act upon any fax instructions received and may require original written instructions in another prescribed form instead. The Company may rely conclusively upon and shall incur no liability in acting upon any investment instructions believed by it in good faith to be genuine or to be signed by me. And the Company will not accept any claims for loss in relation to the non-receipt of this form being sent by fax. A fax transmission report produced by me shall not be a valid proof that the instructions were being sent or not. I further agree to indemnify the Company against all costs and losses that the Company may incur or suffer as a result of or in connection with my instruction through fax.
5. To execute my instruction accurately, I need to indicate my selection and/or instruction clearly. Any incomplete instruction will result a delay in processing my selection or instruction and the Company shall not be liable for any direct, indirect, special or consequential loss or damages arising from such delay.
6. I need to complete any Investment Choice change documents in clear handwriting. Any amendments should be endorsed by me in full signature.
7. I request that my policy be changed in accordance with the particulars set out in this application and I understand and agree that the request for change(s) shall take effect from the date that the instruction is completed after the Company has received this form unless a later date is specifically indicated, but only if the change(s) is/are allowed in the policy or is/are approved by the Company and the required payment for the application and the corresponding levy to be collected by the Company on behalf of the Insurance Authority according to the relevant requirements have been paid in full.
8. No alteration and amendment can be made once the application form is received by the Company. Any additional changes will be considered as a new instruction, and the Company shall process such transaction only after the previous transaction has been fully completed, if applicable.
9. If more than one instruction is received in respect of the same/different transactions for the same policy on any single day, or if any transactions are pending for investment or processing or is in progress at the receipt date of this instruction, the Company has the sole discretion to determine priority in dealing with such instructions or to defer this instruction. In such circumstances, the Company shall not be liable for any loss or damages whatsoever or howsoever incurred arising from such delay.
10. The Company reserves the right to accept or reject this instruction if I fail to fulfill the Company's requirements. I understand and agree that the Company shall not be liable for any loss incurred arising from the rejected instruction.
11. I fully understand the Company will not be liable for any losses, damages or costs whatsoever or howsoever incurred resulting from any delay or failure to perform its obligations no matter whether or not such delay or failure is due to uncontrollable events.
12. The Company may change this form from time to time.
13. I have read the offering documents and the Product Key Facts Statement carefully before submitting this application form.
14. My instruction as indicated on this application is made based on my own judgment and does not involve solicitation or recommendation from insurance intermediaries or the Company and I have considered my risk profile. I fully understand that investment in Investment-Linked Assurance Scheme involves risks and value of units in Investment Choice(s) may rise or fall, and I am willing to undertake all risks. The benefits payable under such plan are linked to the performance of the underlying funds invested in respect of my policy.
15. I have received, read and fully understood the Personal Information Collection Statement contained in this document, and agree that any of my personal data may be used for the purposes set out in paragraph 7 of that Statement and the Company may provide the personal data to the parties set out in paragraph 8 of that Statement for the aforementioned purposes.
16. In case derivative fund choice is selected under Investment-Linked Assurance Scheme, I confirm I have knowledge and experience on derivatives. I understand the natures and risks of selected derivative fund choice and have sufficient net worth to be able to assume the risks and bear the potential losses of trading in the derivative fund choice (if applicable).
17. I have read the information of the Investment Choice(s) as set out in the Investment Choice Brochure and other relevant documents and have understood that the associated risk of the selected Investment Choice (s) may be inconsistent with my risk profile. It may not be in my best interest and may cause a potential loss.
18. I confirm the information provided in FNA (if applicable) and RPQ are accurate and up-to-date. I will inform the Company as soon as possible in case of any substantial change.
19. I hereby declare and confirm that the policy is not subject to any assignment, charge, pledge or other encumbrance (whether inwriting or by any other means), except as indicated below. I hereby warrant to the Company that I am not adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere, and there are no insolvency or bankruptcy proceedings that are pending or have been instituted by or against me.
20. (If "Policy Surrender" is applied for) I hereby apply for policy surrender. The liability of the Company in connection with the Policy is limited to the surrender value after I signed this form and the Company shall have no further liability under the policy upon the payment of such surrender value.
21. If there is any inconsistency between the English version and the Chinese version of this document, the English version shall prevail.

保单权益人签署Signature of Policy Owner

承让人签署(如适用)
Signature of Assignee (if applicable)

签署地 Sign at

签署日期 Date at (日 Day/月 Month/ 年 Year)

见证人签署Signature of Witness

(姓名 Name:)

(中介人员工编号)

Insurance Intermediary staff no.:

签名须与本公司存案相符 Signature must correspond to that in our records

重要信息：阁下提供给本公司的任何个人资料如有变更 (如姓名、国籍 (国家/ 地区)、税务居住地、地址、身份证明文件类型及号码、职业，或商业客户的商业注册/ 成立资料/ 股权结构等)，请立即通知本公司作出更改。 倘本公司没有收到阁下通知，即表示阁下毋须更新个人资料。 Important Message: If there is any change of your personal information (e.g. name, Nationality (Country/ Region), tax residence, address, identity document type and number, occupation, or business registration/ incorporation/ ownership structure of corporate customer etc.), please notify us for changes immediately. We shall assume no change in your data from our latest record unless we receive a notice from you.

温馨提示: 如阁下在递交此表格后两星期内仍未收到本公司的回复，请致电本公司的客户服务热线2860-0688。 Friendly Reminder: If you do not receive our response within 2 weeks after submitting this form, please contact our Customer Service Hotline at2860-0688.

请参阅下页的个人资料收集声明 Please read the Personal Information Collection Statement on next page

个人资料收集声明

在中银集团人寿保险有限公司("中银人寿")，保护我们客户个人资料对我们很重要。作为一个提供保险产品及服务的机构，收集及运用客户个人资料是我们日常商业运作的基本工作。

如客户希望了解中银人寿的私隐政策声明的详情，欢迎透过以下网址 http://www.boclife.com.hk/tc/privacy-policy.html 阅读有关文件。

1. 本声明列载中银集团人寿保险有限公司（下称「本公司」）有关其资料当事人（见以下定义）的资料政策。
2. 就本声明而言，「本集团」指本公司及其控股公司、分行、附属公司、代表办事处及附属成员，及其中任何一方，不论其所在地。附属成员包括本公司的控股公司之分行、附属公司、代表办事处及附属成员，不论其所在地。
3. 「资料当事人」一词，不论于本声明何处提及，包括以下为个人的类别：
   (a) 本公司提供的保险及相关服务和产品的申请人或客户/用户，包括保单权益人、索偿人、受益人、受保人及/或其他有关人士及其被授权人；
   (b) 任何公司申请人及客户/用户的董事、股东、高级职员及经理；及
   (c) 本公司的供应商、承建商、服务供应商及其他合约缔约方。

为免疑问，「资料当事人」不包括任何法人团体。本声明的内容适用于所有资料当事人，并构成其与本公司不时订立或可能订立的任何合约及/或保单的一部分。若本声明与有关合约及/或保单存在任何差异或分歧，就有关保护资料当事人的个人资料而言概以本声明为准。本声明并不限制资料当事人在个人资料（私隐）条例（香港法例第 486 章）(「条例」) 及/或其他适用之法律(包括香港特别行政区境内或境外之法律)下之权利。
4. 资料当事人在建立、延续保险业务及行政事宜及/或有关的产品及服务、处理有关本公司签发的保单的索偿，及/或处理任何和所有其他资料当事人的要求、查询或投诉、及/或为遵守在香港特别行政区境内或境外的监管或其他机关颁布的任何法律、发出的指引或要求（包括但不限于根据香港特别行政区与美国之间的跨政府协议（「跨政府协议」）、香港特别行政区与美国在 2014 年 3 月 25 日签署的《税务资讯交换协议》执行《海外账户税收合规法案》，以及经济合作暨发展组织作出的规定，包括关于其为履行其共同报告标准的主管机关协议的监管机制）时，资料当事人需要不时(包括通过人工智能驱动的介面)向本公司提供有关的个人资料。
5. 若未能向本公司提供该等资料，可能会由于资料不足导致本公司无法评估/处理你的申请及/或提供保险及相关服务和产品。若你拒绝给予上述明确的同意，本公司也可能需要向适用的监管机构汇报保单项下的价值和付款金额；在特定的情况下，若你拒绝给予明确的同意，本公司可能保留保单项下的部分或所有利益；或终止保单。
6. 本公司会不时从各方收集或接收有关资料当事人的资料。该等资料包括但不限于在资料当事人与本公司或本集团成员延续正常业务往来期间，例如，当资料当事人签发支票、存款或透过本公司或本集团成员发出的或提供的信用卡进行交易或在一般情况下以口头或书面形式与本公司沟通时，从资料当事人所收集的资料。资料亦可能与本公司或任何本集团成员可获取的其他资料组合或产生。
7. 资料当事人之资料(包括信用资料和以往申索纪录)的用途将视乎其与本公司及/或本集团的关系性质有所不同，其中包括以下用途：
   (a) 处理、评估及/或批核有关保险产品及服务的申请、调查和结清申索、侦测和防止欺诈行为（无论是否与就此申请而发出的保单有关）、及有关该等产品及服务的增添、更改、变更、取消、续期及/或复效的申请；
   (b) 管理由本公司及/或本集团签发的保单；
   (c) 研究及/或设计供客户使用的保险/金融产品及/或服务；
   (d) 与任何由本公司或本集团提供的产品及/或服务相关，而由你提出或对你作出的索偿，或以其他形式涉及你的索偿有关的用途，包括但不限于作出、辩护、分析、调查、处理、评估、厘定、结清或回应该等索偿；
   (e) 在适当时进行身份及/或信贷检查及进行资料配对程序；
   (f) 为符合根据下述适用于本公司及/或期望本公司及/或本集团遵从有关披露及使用资料之责任、规定或安排：
      (i) 在香港特别行政区境内或境外之已存在、现有或将来对其具约束力或适用于其的任何法律；
      (ii) 在香港特别行政区境内或境外之已存在、现有或将来并由任何法定、监管、政府、税务、执法或其他机构，或由金融服务提供者之自律监管或行业的团体或组织所发出或提供之任何指引或指导；
      (iii) 本公司及/或本集团因其金融、商业、营业或其他利益或活动处于或关连于相关本地或海外的法定、监管、政府、税务、执法或其他机构或金融服务提供者之自律监管或行业团体或组织之司法管辖区而须承担或获施加与本地或海外之法定、监管、政府、税务、执法或其他机构或金融中介人、或金融服务提供者之自律监管或行业团体或组织之间的现有或将来之任何合约承诺或其他承诺及/或本公司及/或本集团遵守适用税务法律的义务，包括但不限于《海外账户税收合规法案》和跨政府协议；
   (g) 处理（包括但不限于调查、分析、核保及裁定）有关本公司签发的保单的索偿；
   (h) 为推广服务、产品及其他标的（详见下述第 11 段）；
   (i) 提供客户服务（包括但不限于处理查询及投诉）及有关活动；
   (j) 供本公司及本集团作进行统计域精算研究用途；
   (k) 厘定本公司欠付你或你拖欠本公司的任何款项的金额，及强制执行你应向本公司履行之责任，包括但不限于向你或任何已为你的债务向本集团提供任何担保或承诺的人士追收欠款；
   (l) 为符合根据任何本集团计划下就遵从洗钱、恐怖份子资金筹集或其他非法活动之制裁或防止或侦测而作出本集团内资料及信息分享及/或任何其他使用资料及信息的任何责任、规定、政策、程序、措施或安排；
   (m) 使本公司的实在或建议承让人，或本公司对资料当事人的权利的参与人或附属参与人评核意图成为转让，参与或附属参与的交易；
   (n) 与资料当事人或其他人士之资料比较以进行信贷调查，资料核实或以其他方法产生或核实资料，不论有关比较是否为对资料当事人采取不利之行动而推行；
   (o) 作为维持资料当事人的信贷记录或其他记录（不论资料当事人与本公司是否存在任何关系），以作现在或将来参考之用；
   (p) 为了方便资料当事人透过中国银行(香港)有限公司的综合银行结单查核所有中银人寿已生效之保单的最新保单价值；及
   (q) 任何与上述第 7 段事项有联系、有附带性或有关的用途。
8. 本公司会对其持有的资料当事人资料保密，但(如适用之法律有所要求，仅在获得资料当事人的单独同意的情况下)本公司可能会把该等资料提供及披露（如条例及/或适用之法律所定义的）给下述各方作先前一段列出的用途：
   (a) 任何代理人、承包人、或向本公司提供行政、电讯、电脑、付款或其他与本公司业务运作有关的服务的第三方服务供应商，不论其所在地；
   (b) 任何对本公司(包括本集团的任何成员)有保密责任并已承诺作出保密有关资料的其他人士；
   (c) 任何再保险及索偿调查公司、有关的保险行业协会及联会和该等协会及联会的会员；
   (d) 任何信贷资料服务机构（包括任何信贷资料服务机构所使用的任何中央资料库之经营者）；而在资料当事人欠账时，则可将该等资料提供给收数公司；
   (e) 任何与资料当事人已经或将会存在往来的金融机构、消费卡或信用卡发行公司、保险公司、证券及投资公司；
   (f) 本公司及/或本集团在根据对其本身及/或本集团具约束力或适用的任何本地或外国法律、法例或法规规定下之责任或其他原因而必须向该人、实体、或政府或政府机构或金融中介人作出披露，或按照及为实施由任何法定、监管、政府、税务、执法或其他机构或金融服务提供者之自律监管或行业团体或组织所提供或发出的指引或指导需预期向该人作出披露，或根据与本地或海外之法定、监管、政府、税务、执法或其他机构或金融服务提供者之自律监管或行业团体或组织之间的任何合约承诺或其他承诺而向该人作出任何披露之任何人士，该等人士可能处于香港特别行政区境内或境外及可能是已存在、现有或将来出现的任何人士；
   (g) 假如资料当事人的资料是被收集并使用于处理其申请、调查和结清申索、以及侦测和防止欺诈行为，有关个人资料将会被转移给以下人士，而他们只能在有合理需要履行前述任何一项目的之情况下才可收集和使用这些资料：保险理算人、代理和经纪；雇主；医护专业人士；医院；会计师；财务顾问；律师；整合保险业申索和承保资料的组织；防欺诈组织；其他保险公司（无论是直接地，或是通过防欺诈组织或本段中指名的其他人士）；警察；和保险业就现有资料而对所提供的资料作出分析和检查的数据库或登记册（及其运营者）。
   (h) 本公司的任何实在或建议承让人或就本公司对资料当事人的权利的参与人或附属参与人或受让人；
   (i) 为上述第 7(p)段所列之目的转移个人资料予中国银行(香港)有限公司；及
   (j) (i) 本集团之任何成员；
      (ii) 第三方金融机构、承保人、信用卡公司、证券、商品及投资服务供应商；
      (iii) 第三方奖赏、年资奖励、联名合作及优惠计划供应商；
      (iv) 本公司及本集团之联名合作伙伴（有关服务和产品的申请表上会提供联名合作伙伴的名称（视属何情况而定））；
      (v) 慈善或非牟利组织；及
      (vi) 就上述第 7(h)段而获本公司任用之第三方服务供应商（包括但不限于代寄邮件公司、电讯公司、电话促销及直销代理人、电话服务中心、数据处理公司及资讯科技公司），不论其所在地。

本公司可能为上述第 7 段所列之目的不时将资料当事人的资料转移往香港特别行政区境外的地区。如适用之法律有所要求，本公司将征求资料当事人针对该等跨境传输活动的单独同意。
9. 如适用之法律有所要求，本公司将在和第三方共享资料当事人的个人资料前，告知资料当事人接收方的姓名和联系方式、处理和提供其个人资料的目的和方式，以及将要提供和分享个人资料的种类，并征求资料当事人对共享其个人资料的单独同意。前述的个人资料接收方将仅为实现本通知下规定的具体目的所需的范围内使用个人资料，并在实现目的所需的最短时间内保存个人资料，或（如适用之法律有所要求）前述的个人资料接收方将按照适用之法律使用及保存个人资料。
10. 本公司收集的部分资料可能构成个人信息保护法下的「敏感个人信息」，而只有在采取了严格的保护措施且在处理行为具备充分必要性的前提下，本公司才会处理敏感个人信息。如适用之法律有所要求，该等敏感个人信息将在获得资料当事人的单独同意后才进行处理。

11. 使用资料作直接促销

本公司拟使用资料当事人的资料作直接促销及本公司须为此目的取得资料当事人同意（包括资料当事人不反对之表示）。因此，请注意以下：
   (a) 本公司持有资料当事人的姓名、联络详情、产品及服务投资组合信息、交易模式及行径、财务背景及统计资料可不时被本公司用于直接促销；
   (b) 以下服务、产品及类别可作推广：
      (i) 财务、保险、信用卡、证券、商品、投资、银行及相关服务和产品；
      (ii) 奖赏、年资奖励或优惠计划及相关服务和产品；
      (iii) 本公司的联名合作伙伴提供之服务和产品（有关服务和产品的申请表上会提供联名合作伙伴的名称（视属何情况而定））；及
      (iv) 为慈善及/或非牟利的目的之捐款及资助；
   (c) 上述服务、产品及标的可由本公司及/或下述人士提供或（如涉及捐款及资助）募捐：
      (i) 本集团之任何成员；
      (ii) 第三方金融机构、承保人、信用卡公司、证券、商品及投资服务供应商；
      (iii) 第三方奖赏、年资奖励、联名合作及优惠计划供应商；
      (iv) 本公司及本集团之联名合作伙伴（有关服务和产品的申请表上会提供联名合作伙伴的名称（视属何情况而定））；
      (v) 慈善或非牟利组织；及
   (d) 除本公司推广上述服务、产品及标的外，本公司同时拟提供列明于上述第 11(a)段之资料至上述第 11(c)段的所有或其中任何人士，该等人士藉以用于推广上述服务、产品及标的，并本公司须为此目的取得资料当事人同意（其中包括资料当事人不反对之表示）。

若资料当事人不愿意本公司使用或提供其资料予其他人士，藉以用于以上所述之直接促销，资料当事人可通知本公司以行使其不同意此安排的权利。

12. 本公司或其第三方服务供应商可能会应用大数据分析和人工智能（「BDAI」）处理和分析资料当事人的资料，以实现上述第 7 段所列出的用途。本公司亦可能应用 BDAI 促进自动化决策，以提升客户服务及体验、加强风险管理及合规、提供个人化产品或服务，以及改善营运效率。
13. 使用本公司开放应用程式介面（「Open API」）向资料当事人的第三方服务供应商转移个人资料
本公司可根据资料当事人向本公司或资料当事人使用之第三方服务供应商所发出的指示，使用本公司的 Open API 向第三方服务供应商转移资料当事人的资料，以作本公司或第三方服务供应商所通知资料当事人的用途及/或资料当事人根据条例所同意的用途。
14. 根据条例及/或适用之法律的条款，任何资料当事人有权：
   (a) 查核本公司是否持有他的资料及要求查阅该等资料；
   (b) 要求本公司改正任何有关他的不准确的资料；
   (c) 查明关于本公司保障个人资料私隐的政策及实务和获告知本公司持有的个人资料种类；
   (d) 根据适用之法律，
   (i) 要求本公司删除其个人资料；
   (ii) 反对以某种特定方式使用其个人资料；
   (iii) 要求对处理其个人资料的规则进行解释说明；
   (iv) 要求本公司将其向本公司提供的个人资料转移给其选择的第三方；
   (v) 撤回对收集、处理或转移其个人资料的同意（资料当事人应注意，资料当事人撤回他们的同意可能导致本公司无法评估/处理你的申请及/或提供保险及相关服务和产品）；和
   (vi)要求对自动化决策过程中产生的决策进行解释，以及拒绝接受仅由自动化决策技术作出的决定。
15. 根据条例及/或适用之法律的条款，本公司有权就处理任何查阅资料的要求收取合理费用。
16. 任何关于查阅或改正资料，或索取关于本公司保障个人资料私隐的政策及实务或所持有的资料种类的要求，应向下列人士提出：

    中银集团人寿保险有限公司
    资料保障主任
    中银集团人寿保险有限公司
    香港太古城英皇道 1111 号 13 楼
    传真：(852) 2522 1219

17. 本公司会不时更新本声明，并建议阁下浏览本公司网站以了解我们的个人资料收集声明。本声明可在本公司网站(https://www.boclife.com.hk/tc/personal-information-collection-statement.html)上查阅 。客户如想索取我们最新的个人资料收集声明，请致电客户服务热线(+852 2860 0688)与本公司联络。
18. 本声明的英文版本与中文版本如有任何分歧，一概以英文版本为准。

二零二六年十一月

PERSONAL INFORMATION COLLECTION STATEMENT

At BOC Group Life Assurance Company Limited ("BOC Life"), the protection of personal information of our customers is important to us. As a provider of insurance products and services, the collection and use of the personal information of our customers is fundamental to our daily business operations.

If you wish to understand BOC Life's Privacy Policy Statement in detail, you may visit relevant document using the hyperlink below http://www.boclife.com.hk/en/privacy-policy.html.

1. This Statement sets out the data policies of BOC Group Life Assurance Company Limited (the "**Company**") in respect of data subjects (as hereinafter defined).
2. For the purposes of this Statement, the "**Group**" means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated, and any one of them. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company's holding companies, wherever situated.
3. The term "**data subject(s)**", wherever mentioned in this Statement, includes the following categories of individuals:-
   (a) applicants for or customers/users, including policyowner(s), claimant(s), beneficiary(ies), life insured(s), and/or relevant individuals, of insurance and related services and products and facilities and so forth provided by the Company and their authorized signatories;
   (b) directors, shareholders, officers and managers of any corporate applicants and data subjects/users; and
   (c) suppliers, contractors, service providers and other contractual counterparties of the Company.

For the avoidance of doubt, "data subjects" shall not include any incorporated bodies. The contents of this Statement shall apply to all data subjects and form part of any contracts and/or policies that the data subjects have or may enter into with the Company from time to time. If there is any inconsistency or discrepancy between this Statement and the relevant contract and/or policy, this Statement shall prevail insofar as it relates to the protection of the data subjects' personal data. Nothing in this Statement shall limit the rights of the data subjects under the Personal Data (Privacy) Ordinance (Cap. 486, Laws of Hong Kong) (the "Ordinance") and/or other applicable laws, including the laws within or outside the Hong Kong Special Administrative Region.

4. From time to time, it is necessary for the data subjects to supply the Company with personal data (including through interfaces powered by artificial intelligence) in connection with the provision, continuation and administration of insurance and/or related products and services to the data subjects, the processing of claims under insurance policies issued by the Company, the processing of any and all other requests, enquiries and complaints from the data subjects, and/or compliance with any laws, guidelines or requests issued by regulatory or other authorities within or outside the Hong Kong Special Administrative Region (including but not limited to the implementation of the U.S. Foreign Account Tax Compliance Act ("FATCA") pursuant to the intergovernmental agreement ("IGA") between the Hong Kong Special Administrative Region and the U.S., the tax information exchange agreement that the Hong Kong Special Administrative Region signed with the U.S. on 25 March 2014, and the provisions issued by the Organization for Economic Co-operation and Development, including the regulatory scheme relating to its Competent Authority Agreement ("CAA") to implement its Common Reporting Standard ("CRS")).
5. Failure to supply such data may result in the Company being unable to assess / process your application and / or provide insurance and related services and products, due to lack of information. We may also be required to report to applicable regulatory authority(ies) values and payment amounts under the insurance policy if you refuse to give the said express consent; under specified circumstances, withhold some or all benefits under the insurance policy if you refuse to give the express consent; or terminate the policy.
6. Data relating to the data subjects are collected or received by the Company from various sources from time to time. Such data may include, but not limited to, data collected from data subjects in the ordinary course of the continuation of the relationship between the Company or any member of the Group and data subjects, for example, when data subjects write cheques, deposit money, effect transactions through credit cards issued or serviced by the Company or any member of the Group or generally communicate verbally or in writing with the Company. Data may also be generated or combined with other information, available to the Company or any member of the Group.
7. The purposes for which the data relating to the data subjects (including credit information and claims history) may be used will vary depending on the nature of the data subjects' relationship with the Company and / or the Group, they may include the following:
   (a) processing, evaluation and/or approving applications for insurance products and services, investigate and settle claims, detect and prevent fraud (whether or not relating to the policy issued in respect of this application) and additions, alterations, variations, cancellations, renewals, and reinstatements of such products and services;
   (b) administering insurance policies issued by the Company and/or the Group;
   (c) researching and/or designing insurance/financial products and/or services for customers' use;
   (d) any purposes with regard to any claims made by or against or otherwise involving you in relation to any products and/or services provided by the Company and/or the Group including, but not limited to, making, defending, analyzing, investigating, processing, assessing, determining, settling or responding to such claims;
   (e) conducting identity and/or credit checks whenever appropriate and carrying out data matching procedures;
   (f) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company and/or the Group or that it is expected to comply according to:
      (i) any local or foreign law, legislation or regulation binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future;
      (ii) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future;
      (iii) any present or future contractual or other commitment with a local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities or financial intermediary, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Company and/or the Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations and/or the obligations of the Company and/or the Group to comply with applicable tax laws including but not limited to FATCA and the IGA;
   (g) processing (including, but not limited to, investigating, analyzing, underwriting and adjudicating) claims under insurance policies issued by the Company
   (h) marketing services, products and other subjects (please see further details in paragraph 11 below);
   (i) providing customer services (including, but not limited to, processing enquiries and complaints) and related activities;
   (j) conducting statistical or actuarial research of the Company and/or the Group;
   (k) determining amount of indebtedness owed to or by you, and enforcing your obligations including without limitation the collection of amounts outstanding from you or any person who has provided any security or undertaking for your liabilities owing to the Group;
   (l) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
   (m) enabling an actual or proposed assignee of the Company, or participant or sub-participant of the Company's rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
   (n) comparing data of data subjects or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against data subjects;
   (o) maintaining a credit history or otherwise, a record of data subjects (whether or not there exists any relationship between data subjects and the Company) for present and future reference;
   (p) facilitating and checking the latest policy value of all inforce insurance policies of the data subject in the Company via the consolidated bank statement of the Bank of China (Hong Kong) Limited; and
   (q) any purposes incidental, associated or relating to Paragraph 7.
8. Data held by the Company relating to data subjects will be kept confidential but, subject to the data subject's separate consent (insofar as required by applicable laws), the Company may provide and disclose (as defined in the Ordinance and/or applicable laws) such data to the following parties for the purposes set out in the previous paragraph: -
   (a) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to the Company in connection with the operation of its business, wherever situated;
   (b) any other person under a duty of confidentiality to the Company including any member of the Group which has undertaken to keep such information confidential;
   (c) any reinsurance and claims investigation company, relevant insurance industry association and federation, and members of such industry associations and federations;
   (d) any credit reference agencies (including the operator of any centralized database used by any credit reference agencies), and, in the event of default, to debt collection agencies;
   (e) any financial institution, charge or credit card issuing company, insurance company, securities and investment company with which the data subjects have or propose to have dealings;
   (f) any person, entity, or government or government agency or financial intermediary, to whom the Company and/or the Group is under an obligation or otherwise required to make disclosure under the requirements of any local or foreign law, legislation or regulation binding on or applying to the Company and/or the Group, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Company and/or the Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
   (g) If the data relating to the data subjects is being collected and used for the purpose of processing your application, investigating and settling claims and preventing and detecting fraud, such personal data will be transferred to the following persons who may collect and use this information only as reasonably necessary to carry out one of the aforementioned purposes: insurance adjusters, agents and brokers; employers; health care professionals; hospitals; accountants; financial advisors; solicitors; organisations that consolidate claims and underwriting information for the insurance industry; fraud prevention organisations; other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.
   (h) any actual or proposed assignee of the Company or participant or sub-participant or transferee of the Company's rights in respect of the data subject;
   (i) Bank of China (Hong Kong) Limited for the purposes set out in paragraph (7)(p) above; and
   (j) (i) any member of the Group;
      (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
      (iii) third party reward, loyalty, co-branding and privileges programme providers;
      (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
      (v) charitable or non-profit making organisations; and
      (vi) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (7)(h) above, wherever situated.

The Company may from time to time transfer the data relating to the data subjects to a place outside Hong Kong Special Administrative Region for the purposes set out in paragraph 7 above. Insofar as required by applicable laws, the Company will obtain the data subject's separate consent in relation to such international transfers.

9. To the extent required by applicable laws, the Company will, prior to sharing the data subject's personal data with third parties, notify the data subject of the name and contact details of the recipients, the purposes and means of processing and provision of the data subject's personal data, and the types of personal data to be provided and shared, and obtain the data subject's separate consent to the sharing of the data subject's personal data. The foregoing data recipients will use the personal data to the extent necessary for the specific purposes set out in this Notice and store the personal data for the minimum length of time required to fulfil the purposes, or insofar as required by applicable laws, in accordance therewith.
10. Some of the data collected by the Company may constitute sensitive personal data under applicable laws. In this case, the Company will only process sensitive personal data if strict protection measures are put in place and there is sufficient necessity to justify the processing. Insofar as required by applicable laws, such sensitive personal data will be processed with the data subject's separate consent.

11. USE OF DATA IN DIRECT MARKETING

The Company intends to use the data subject's data in direct marketing and the Company requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:
   (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of the data subject held by the Company from time to time may be used by the Company in direct marketing;
   (b) the following classes of services, products and subjects may be marketed:
      (i) financial, insurance, credit card, securities, commodities, investment, banking and related services and products;
      (ii) reward, loyalty or privileges programmes and related services and products;
      (iii) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
      (iv) donations and contributions for charitable and/or non-profit making purposes;
   (c) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
      (i) any member of the Group;
      (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
      (iii) third party reward, loyalty, co-branding or privileges programme providers;
      (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
      (v) charitable or non-profit making organisations;
   (d) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph 11(a) above to all or any of the persons described in paragraph 11(c) above for use by them in marketing those services, products and subjects, and the Company requires the data subject's written consent (which includes an indication of no objection) for that purpose.

If a data subject does not wish the Company to use or provide to other persons his data for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Company.

PERSONAL INFORMATION COLLECTION STATEMENT (CON'T)

12. The Company or its third party service providers may use Big Data Analytics and Artificial Intelligence (BDAI) to process and analyse data relating to the data subjects to achieve the purposes listed in paragraph 7 above. The Company may also use BDAI to facilitate automated decision-making for enhancing customer services and experiences, strengthening risk management and compliance, offering personalized products and services, as well as improving operational efficiency.

13. TRANSFER OF PERSONAL DATA TO DATA SUBJECT'S THIRD PARTY SERVICE PROVIDERS USING THE COMPANY'S OPEN APPLICATION PROGRAMMING INTERFACES ("OPEN API")

The Company may, in accordance with the data subject's instructions to the Company or third party service providers engaged by the data subject, transfer data subject's data to third party service providers using the Company's Open API for the purposes notified to the data subject by the Company or third party service providers and/or as consented to by the data subject in accordance with the Ordinance.

14. Under and in accordance with the terms of the Ordinance and/or applicable laws, any data subject has the right: -

(a) to check whether the Company holds data about him and to request access to such data;
(b) to require the Company to correct any data relating to him which is inaccurate;
(c) to ascertain the BOC Life's protecting personal data privacy policies and practices and to be informed of the kind of personal data held by the Company;
(d) in accordance with applicable laws,
(i) to request the Company to delete his/her personal data;
(ii) to object to certain uses of his/her personal data;
(iii) to request an explanation of the rules governing the processing of his/her personal data;
(iv) to ask that the Company transfer personal data that he/she has provided to the Company to a third party of his/her choice under circumstances as provided under applicable laws;
(v) to withdraw any consent for the collection, processing or transfer of his/her personal data (the data subject should note that withdrawal of their consent may result in the Company being unable to provide, continue and administrate the insurance and/or related products and services); and
(vi) to have decisions arising from automated decision making ("ADM") processes explained and to refuse to such decisions being made solely by ADM.

15. In accordance with the terms of the Ordinance and/or applicable laws the Company may charge a reasonable fee for the processing of any data access request.

16. The person to whom requests for access to data or correction of data or for information regarding BOC Life's protecting personal data privacy policies and practices and kinds of data held are to be addressed is as follow: -

BOC Group Life Assurance Company Limited
The Data Protection Officer
BOC Group Life Assurance Company Limited
13/F, 1111 King's Road, Taikoo Shing, Hong Kong
Facsimile: (852) 2522 1219

17. We update this Statement from time to time. We encourage you to familiarise yourself with this Statement on our Company's website. This Statement is available on our website at https://www.boclife.com.hk/en/personal-information-collection-statement.html. If you would like to obtain a latest copy of this Statement, please contact our customer service hotline at +852 2860 0688.

18. If there is any inconsistency between the English version and the Chinese version of this Statement, the English version shall prevail.

November 2026